

**Information to identify the case:**

Debtor 1	<b>Efrain Terrero</b>	Social Security number or ITIN	xxx-xx-5977
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-23422-SLM			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Efrain Terrero  
aka Efrain Terrero-Mendez

10/5/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Efrain Terrero  
 Debtor

Case No. 18-23422-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db Efrain Terrero, 70 A Goutier Avenue, 2nd Floor, Jersey City, NJ 07306  
 aty +Law Offices of David Wolff LLC, 396 Route 34, Matawan, NJ 07747-7115  
 517628213 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
 517628224 +WF/bobs Fn, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2018 00:03:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 06 2018 00:03:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517628208 EDI: BANKAMER.COM Oct 06 2018 03:33:00 Bankamerica, Po Box 982238, El Paso, TX 79998  
 517628209 EDI: BANKAMER.COM Oct 06 2018 03:33:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
 517628212 EDI: CAPITALONE.COM Oct 06 2018 03:33:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 517628211 +EDI: CAPITALONE.COM Oct 06 2018 03:33:00 Capl/bstby, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 517628214 +EDI: CHASE.COM Oct 06 2018 03:33:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 517628215 +EDI: WFNNB.COM Oct 06 2018 03:33:00 Comenity Bank/express, Po Box 182789,  
 Columbus, OH 43218-2789  
 517628216 +EDI: CONVERGENT.COM Oct 06 2018 03:33:00 Convergent Outsourcing, 800 Sw 39th St,  
 Renton, WA 98057-4975  
 517628217 +EDI: NAVIENTFKASMDOE.COM Oct 06 2018 03:33:00 Dept Of Ed/navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 517628218 +EDI: TSYS2.COM Oct 06 2018 03:33:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 517628219 +EDI: SEARS.COM Oct 06 2018 03:33:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 517628220 +EDI: RMSC.COM Oct 06 2018 03:33:00 Synccb/jcp, Po Box 965007, Orlando, FL 32896-5007  
 517628221 +EDI: RMSC.COM Oct 06 2018 03:33:00 Synccb/tjx Cos Dc, Po Box 965015,  
 Orlando, FL 32896-5015  
 517628222 +EDI: TFSR.COM Oct 06 2018 03:33:00 Toyota Motor Credit, Po Box 9786,  
 Cedar Rapids, IA 52409-0004  
 517628223 +EDI: WFFC.COM Oct 06 2018 03:33:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517  
 TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517628210 Capl/bstby

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com  
 David Wolff on behalf of Trustee David Wolff dwtrustee@verizon.net  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Franklin G. Soto on behalf of Debtor Efrain Terrero yesenia@bsgslaw.com  
 Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
 rsolarz@kmlawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 20

Date Rcvd: Oct 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 6